

NOV 24 2004

PTO/SB/21 (09-04)

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(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

2

Application Number	09/687,892
Filing Date	10/13/00
First Named Inventor	Hsu, et al.
Art Unit	3628
Examiner Name	Pwu, Jeffrey
Attorney Docket Number	4797/48

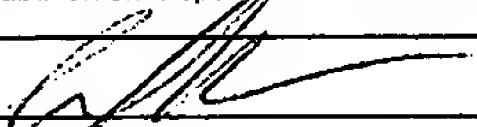
ENCLOSURES (Check all that apply)		
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Remarks		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Brown Raysman Millstein Felder Steiner LLP		
Signature			
Printed name	Antonio Papageorgiou		
Date	November 24, 2004	Reg. No.	53,431

CERTIFICATE OF TRANSMISSION/MAILING 703-872-9306

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Signature			
Typed or printed name	Antonio Papageorgiou	Date	November 24, 2004

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ATTORNEY DOCKET NO. 4797-48 (4034-61)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Phillip Koh-Kwe Hsu, *et al.*  
Serial No.: 09/687,892 Examiner: Pwu, Jeffrey C.  
Filed: October 13, 2000 Group Art Unit: 3628  
Title: **SYSTEM AND METHOD FOR DELIVERING A FINANCIAL  
MESSAGE**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

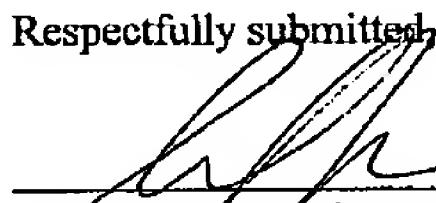
NOTICE OF APPEAL FROM THE PRIMARY EXAMINER  
TO THE BOARD OF PATENT APPEALS AND INTERFERENCES

Sir:

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision dated August 25, 2004 of the Examiner finally rejecting claims 1-21 of the present application.

The Commissioner is hereby authorized to charge payment of the Notice of Appeal fee for \$340.00 as well as any additional fees associated with this communication or credit any overpayment to Deposit Account No. 02-4270.

Respectfully submitted,

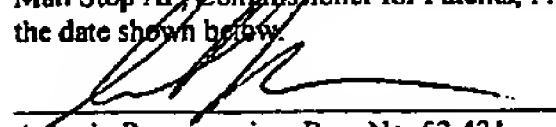


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Dated: November 24, 2004

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November 24, 2004  
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